

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jesse B May
Arissa Michelle May
Debtors

Case No. 16-03951-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 09, 2021

User: AutoDocket
Form ID: 3180W

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Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jesse B May, Arissa Michelle May, 236 West Walnut Street, Palmyra, PA 17078-2329
4837409	+ 3232 Newmark Drive, Miamisburg, OH 45342-5421
4836689	+ AES/FRN SLT, PO Box 61047, Harrisburg, PA 17106-1047
4836690	+ AES/PNC, PO Box 61047, Harrisburg, PA 17106-1047
4836691	+ AES/RBS Citizens NA, PO Box 61047, Harrisburg, PA 17106-1047
4836693	+ Bureau of Account Management, 3607 Rosemont Avenue Suite 502, Camp Hill, PA 17011-6943
4840084	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
4842039	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: RECOVERYCORP.COM	Dec 09 2021 23:43:00	Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4844898	EDI: GMACFS.COM	Dec 09 2021 23:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
4836692	+ EDI: GMACFS.COM	Dec 09 2021 23:43:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
4836694	EDI: CAPITALONE.COM	Dec 09 2021 23:43:00	Capital One, PO Box 85015, Richmond, VA 23285
4851922	EDI: CAPITALONE.COM	Dec 09 2021 23:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4872269	+ Email/Text: bankruptcy@cavps.com	Dec 09 2021 18:37:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4836698	+ EDI: WFNNB.COM	Dec 09 2021 23:43:00	Comenity Bank/Anntylr, PO Box 182273, Columbus, OH 43218-2273
4875874	+ EDI: WFNNB.COM	Dec 09 2021 23:43:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
4836719	Email/PDF: DellBKNotifications@resurgent.com	Dec 09 2021 18:48:19	Webbank/DFS, 1 Dell Way, Round Rock, TX 78682
4836699	EDI: DISCOVER.COM	Dec 09 2021 23:43:00	Discover, PO Box 15316, Wilmington, DE 19850
4837913	EDI: DISCOVER.COM	Dec 09 2021 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4953757	EDI: ECMC.COM	Dec 09 2021 23:43:00	ECMC, PO BOX 16408, ST. PAUL, MN

			55116-0408
4953758	EDI: ECMC.COM	Dec 09 2021 23:43:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4836700	Email/Text: jill@ffcc.com	Dec 09 2021 18:37:00	First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
4836701	+ Email/Text: bankruptcy@huntington.com	Dec 09 2021 18:37:00	Huntington National Bank, 7 Easton Oval, Columbus, OH 43219-6060
4836702	EDI: IRS.COM	Dec 09 2021 23:43:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
4836697	EDI: JPMORGANCHASE	Dec 09 2021 23:43:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850
4867621	+ EDI: MID8.COM	Dec 09 2021 23:43:00	MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4836706	+ EDI: PENNDEPTREV	Dec 09 2021 23:43:00	PA Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
4836706	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 09 2021 18:37:00	PA Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
4864896	Email/Text: Bankruptcy.Notices@pnc.com	Dec 09 2021 18:37:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
4836709	Email/Text: Bankruptcy.Notices@pnc.com	Dec 09 2021 18:37:00	PNC Mortgage, PO Box 8703, Dayton, OH 45401
4836708	+ EDI: RMSC.COM	Dec 09 2021 23:43:00	Pay Pal, PO Box 5018, Timonium, MD 21094-5018
4876568	EDI: PENNDEPTREV	Dec 09 2021 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4876568	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 09 2021 18:37:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4853740	EDI: Q3G.COM	Dec 09 2021 23:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4837053	EDI: RECOVERYCORP.COM	Dec 09 2021 23:43:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4836710	+ EDI: RMSC.COM	Dec 09 2021 23:43:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
4836711	+ EDI: RMSC.COM	Dec 09 2021 23:43:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
4836712	+ EDI: RMSC.COM	Dec 09 2021 23:43:00	SYNCB/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
4836713	+ EDI: RMSC.COM	Dec 09 2021 23:43:00	SYNCB/GAP, PO Box 965005, Orlando, FL 32896-5005
4836714	+ EDI: RMSC.COM	Dec 09 2021 23:43:00	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
4836715	+ EDI: RMSC.COM	Dec 09 2021 23:43:00	SYNCB/Value City Furniture, 950 Forrer Blvd, Kettering, OH 45420-1469
4836716	+ EDI: RMSC.COM	Dec 09 2021 23:43:00	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
5109421	+ Email/Text: bncmail@w-legal.com	Dec 09 2021 18:37:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein &

5109420	+ Email/Text: bncmail@w-legal.com		Riley, P.S. 98121-3132
		Dec 09 2021 18:37:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4836717	+ EDI: RMSC.COM		
		Dec 09 2021 23:43:00	Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
4875865	+ Email/Text: bncmail@w-legal.com		
		Dec 09 2021 18:37:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4836718	+ EDI: WTRRN BANK.COM		
		Dec 09 2021 23:43:00	TD Bank USA/TargetCred, PO Box 673, Minneapolis, MN 55440-0673
TOTAL: 39			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4836695	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, PO Box 85015, Richmond, VA 23285
4836696	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, PO Box 85015, Richmond, VA 23285
4836703	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
4836704	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
4836705	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
4836707	*+	PA Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
4843807	*+	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2021 at the address(es) listed below:

Name	Email Address
ECMC	djwilcoxson@ecmc.org
Elizabeth L Wassall	on behalf of Creditor PNC Bank National Association ewassall@udren.com, bankruptcy@udren.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com

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Form ID: 3180W

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James Warmbrodt	on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
Jonathan Wilkes Chatham	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@state.pa.us RA-occbankruptcy6@state.pa.us
Kelly M Walsh Appleyard	on behalf of Debtor 1 Jesse B May kelly@scaringilaw.com dblack@scaringilaw.com
Kelly M Walsh Appleyard	on behalf of Debtor 2 Arissa Michelle May kelly@scaringilaw.com dblack@scaringilaw.com
Melanie Walz Scaringi	on behalf of Debtor 2 Arissa Michelle May melanie@scaringilaw.com melanie@scaringilaw.com;dblack@scaringilaw.com
Melanie Walz Scaringi	on behalf of Debtor 1 Jesse B May melanie@scaringilaw.com melanie@scaringilaw.com;dblack@scaringilaw.com
Nicole Bernadette LaBletta	on behalf of Creditor PNC Bank National Association nlabletta@pincuslaw.com, brausch@pincuslaw.com
Rebecca Ann Solarz	on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1

Jesse B May

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8476

EIN --

Debtor 2

Arissa Michelle May

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2094

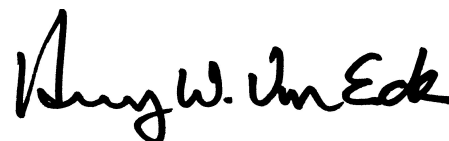
EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:16-bk-03951-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Jesse B May
dba JBM Renovations, IncArissa Michelle May
fka Arissa Michelle Farr**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Patricia Ratchford, Deputy Clerk12/9/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.